



COMMUNITY PROFILE

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COST OF LIVING

2005	Composite	Grocery	Housing	Utilities	Transportation	Health Care	Misc Goods
Texarkana, TX/AR	88.7	98.2	72.6	86.1	89.9	92.6	98.5
Little Rock, AR	91.0	94.0	79.6	90.4	96.4	96.5	97.5
Shreveport, LA	90.9	88.1	87.2	87.2	93.1	96.5	94.9
Hattiesburg, MS	94.2	96.3	85.1	92.9	96.1	95.3	100.7
Tulsa, OK	89.8	87.6	74.7	85.3	105.5	96.4	99.8
Memphis, TN	93.4	91.9	84.3	84.4	99.6	101.9	101.4
Dallas, TX	93.3	97.5	75.8	115.7	104.9	99.9	96.0

Source: ACCRA Cost of Living Index

PER CAPITA PERSONAL INCOME

	Texarkana MSA	Miller County	Bowie County
2003	\$24,246	\$23,619	\$24,540
2002	\$23,640	\$23,117	\$23,881
2001	\$23,086	\$22,918	\$23,162
2000	\$22,233	\$20,992	\$22,795
1999	\$21,030	\$20,290	\$21,365

Source: Bureau of Economic Analysis (Regional economic profiles)

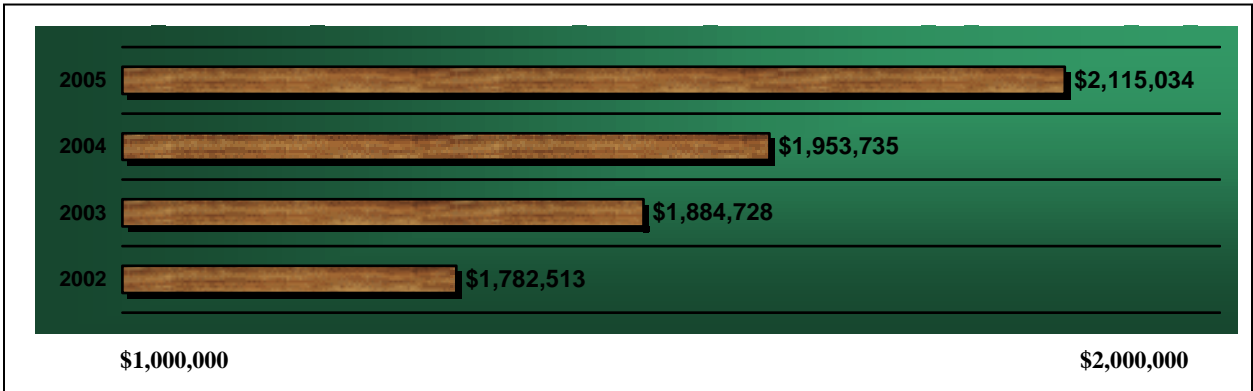
AVERAGE EARNING PER CAPITA

	Texarkana MSA	Miller County	Bowie County
2004	\$29,912	\$29,590	\$30,018
2003	\$28,490	\$27,810	\$28,722
2002	\$27,371	\$26,855	\$27,552
2001	\$26,179	\$25,322	\$26,490
2000	\$25,711	\$24,988	\$25,975

Source: Bureau of Economic Analysis (Regional economic profiles)

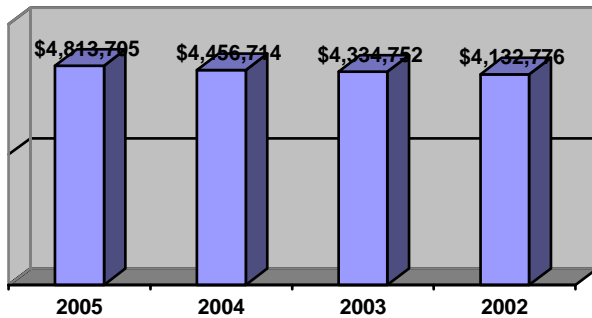


RETAIL SALES *Texarkana MSA (000)*



Source: Sales & Marketing Management 2005

18 COUNTY RETAIL TRADE AREA (000)



Source: Sales & Marketing Management 2005

18 Country Retail Trade Area

Population: 432,900



GOVERNMENT SERVICES

	Police	Police	Firefighter	Equipment	Insurance
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	Officers	Vehicles	s		Rating
Texarkana, Arkansas City Government Government Type: Mayor/Board of Directors	77	27	57	9	Class 5
Texarkana Texas City Government Government Type: Mayor/City Council	98	44	77	10	Class 4
Miller County Government Type: County Judge/Quorum Court	27	27	105 Volunteers	9	Class 7
Bowie County Government Type: County Judge/Commissioners Court	40	40	265	51	Class 6-10

Source: Verified by phone



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UTILITIES

Electricity

Supplier: AEP Southwestern Electric & Power Company

Source: 9 plants in Arkansas, Louisiana and Texas

Electric Customers: 422,000 total/45,506 in Texarkana MSA

Peak Demand: 4,734 MW

Supplier: Bowie-Cass Electric Cooperative

Source: North East Texas Electric Cooperative

Electric Customer: 34,000

Peak Demand: 150 MW

Supplier: Southwest Arkansas Electric Cooperative

Source: Arkansas Electric Cooperative Corporation
13 plants in Arkansas including hydro, coal, oil and gas

Electric Customers: 450,000 total/26,000 in Southwest Arkansas

Peak Demand: 1,1752 MW/149 MW

NATURAL GAS

Supplier: CenterPoint Energy

Source: Variety of gas markets

Customers: 730,000 Total/28,000 Texarkana MSA

Peak Demand: 1.2 BCF Total/1,960,000 MCF Texarkana

TREATED WATER

Supplier: Texarkana Water Utilities

Source: Lake Wright Patman, Millwood Lake, SW AR Water District

Customer: 98,000 in Texarkana MSA

Capacity of Water Plant: 33,000,000 GPD

Average Daily Consumption: 12,911,000 GPD

Peak Consumption: 26,775,000 GPD

Storage Capacity:

Ground: 12,250,000 gals

Elevated: 4,800,000 gals

Pressure In Mains: 40-70 PSI

SEWER

Supplier: Texarkana Water Utilities

Design Capacity: 21,000,000 GPD



Daily Usage: 10,529,000 GPD
 Type of Treatment Plant: Filtering and oxidation with primary and secondary trickling filters with post.

MONTHLY RESIDENTIAL UTILITY BILLS

2005 (1000 KWH ELECTRICITY, 54 Ccf natural gas*, 15 Ccf** water, Ccf***wastewater and twice week trash pick-up)

Electricity	\$61.60
Natural Gas**	\$61.86
Water***	\$21.00
Wastewater****	\$28.00
Trash Disposal****	\$14.82
Total Monthly Utilities:	\$187.28

INDUSTRIAL SITES

Name of site	Acreage	Ownership	Enterprise Zone	Water	Sewer	Electric	Gas	Rail
Maxwell Industrial Park	100	Texarkana Chamber of Commerce	Yes	Yes	Yes	Yes	Yes	No
I-30 Industrial Park	35	Texarkana Chamber of Commerce	No	Yes	Yes	Yes	Yes	Yes
Falvey Industrial Park	28	Texarkana Chamber of Commerce	No	Yes	Yes	Yes	Yes	No
Nash Business Park	120	Nash Industrial Development Corp	No	Yes	Yes	Yes	Yes	Yes
Red River Commerce Park	250	Red River Redevelopment Authority	Yes	Yes	Yes	Yes	Yes	Yes

MEDICAL CARE

<u>Health Care Providers</u>	<u>Number</u>
Physicians, MD	245
Physicians, DO	1
Physicians, DPM	10
Dentist	52
Psychiatrists	8
Psychologists	14



Chiropractors 13

Medical Facilities	Number	Beds
Hospitals	2	675
Rehabilitation Hospitals	2	140
Retirement Communities	7	
Assisted Living Facilities	9	
Nursing Homes	10	
Ambulatory Surgical Centers	2	
Alcohol & Drug Abuse Centers	1	62
Home Health Care Organizations	11	
Mental Health Centers	2	
Geriatric Psych Inpatient	1	15

Source: Wadley Regional Medical Center & Christus St. Michael Health System

HEALTH CARE COST

Hospital Room (per day)	\$549.00
Doctor's Office Visit	\$75.00
Dentist's Visit (semi-annual)	\$54.00

NEW CONSTRUCTION

Texarkana, AR/TX city Limits – Valuation

	Residential	Non-Residential
2005	\$20,740,472	\$56,533,345
2004	\$20,160,750	\$40,816,194
2003	\$37,870,300	\$24,811,843
2002	\$22,215,460	\$44,431,576
2001	\$21,728,030	\$32,667,834

Source: Texarkana, AR/TX City planning Departments

HOUSING-2005

Number of Dwellings	56,329
% Owner Occupied	62.8%
% Rental Occupied	26.9%
% Vacant	10.1

Source: Sites on Texas



COMMUNITY PROFILE

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MAJOR EMPLOYERS

<u>Companies</u>	<u>Local Employees</u>	<u>Primary Business/Local Function</u>
Albertson's	283	Supermarkets
Alcoa Mill Products	376	Aluminum Rolling Mill
Burger King	116	Restaurants
BWI	132	Wholesale Distribution
Christus St. Michael Health System	1680	General Medical Hospital
Collom & Carney Clinic	536	General Medical Services
Cooper Tire & Rubber	2000	Manufacturer of Passenger Tires
Day And Zimmermann, Inc.	425	Small Arms Ammunition
Dillard's, Inc.	225	Department Stores
Domtar, Inc.	1201	Fine Finished Papers
E-Z Mart Stores, Inc.	350	Convenience Stores
Genoa Central School District	133	Primary & Secondary Education
Hibernia National Bank	100	Banking/Financial Services
Home Depot	105	Retail Store
HUMCO Holding Group, Inc.	106	Manufacturers/Processors
International Paper Company	865	Cup and Folding Carton
JCM	145	Manufacturer of Pipeline Fittings
JCPenney	150	Department Stores
Ledwell & Sons Enterprises	265	Manufacture of Truck Bodies
Liberty Eylau Ind. School District	405	Primary & Secondary Education
Lowe's Home Center, Inc.	165	Retail Store
APAC Texas	115	Asphalt
Mayo Manufacturing	135	Upholstered Furniture
McDonald's	345	Restaurants
Pleasant Grove Ind. School District	270	Primary & Secondary Education
Red River Army Depot & Tenants	3500	Manufacturer/Processors
Regions Bank	100	Banking/Financial Services
Sears Roebuck & Co.	124	Department Stores
Smith-Blair, Inc.	268	Large Valves and Couplings
Southern Refrigerated Transport	670	Refrigerated Trucking
Sterno Group	150	Canned Heat -- Sterno Brand
Texarkana College	231	Post-Secondary Education
Texarkana Newspaper	135	Newspapers
Texarkana, AR School District	785	Primary & Secondary Education
Texarkana, Arkansas -- City	225	General Government
Texarkana, Texas -- City	615	General Government
Texarkana, TX Ind. School District	787	Primary & Secondary Education
Truman Arnold Companies	460	Petroleum Marketing
Valor Telecom Valor Customer Service Center	275	Telephone Service & Customer Service Center
Wadley Regional Medical	1000	General Medical Hospital
Wal-Mart/Sam's Club	1100	Discount Stores

HOURLY WAGE

Occupation or Job Title	Hourly Mean	Annual Mean
Cement Mason/Concrete Finisher	\$10.24	\$21,294
Construction Workers; Buildings, Steel & Structural	\$15.03	\$31,271



Iron		
Data Entry Keyers	\$9.72	\$20,216
Dental Assistants	\$14.80	\$30,783
Food Preparation & Serving	\$8.03	\$16,693
Architecture & Engineering	\$21.40	\$44,521
Registered Nurses	\$24.06	\$50,041
Shipping & Receiving Clerks	\$11.68	\$24,301
Tellers	\$8.46	\$17,605
Production Workers	\$12.45	\$25,891
Receptionist & Information Clerks	\$8.75	\$18,192
Computer Operators	\$15.36	\$31,940
Truck Drivers & Tractor Trailer	\$16.95	\$35,247
Welders & Cutters	\$14.24	\$29,625

Source: Texas Workforce Commission

EMPLOYMENT BY INDUSTRY
Annual Averages – Texarkana MSA

	2005 Number	2004 Number
Construction & Mining	2,800	2,400
Manufacturing	5,500	5,300
Transportation, Warehousing & Utilities	2,300	2,400
Wholesales Trade	2,400	2,400
Retail Trade	7,600	7,500
Finance, Insurance & Real Estate	2,200	2,200
Professional & Business Services	3,300	3,100
Government	12,300	12,800
Education & Health	9,200	9,000
Leisure & Hospitality	5,300	5,100
Other Services	2,300	2,300
Industry Total	55,200	54,500

Source: Texas Workforce Commission



UNEMPLOYMENT RATES

Annual Averages (percent)

	Texarkana MSA	Miller County, AR	Bowie County, TX	AR	TX	US
2005	5.1	4.8	5.4	5.1	5.4	4.6
2004	5.8	5.1	6.2	5.7	6.1	5.1
2003	5.4	4.6	5.8	6.2	6.8	6.0
2002	5.0	4.3	5.4	5.4	6.3	5.8
2001	4.5	4.3	5.0	5.1	4.9	4.9

Source: Arkansas Labor Market/Texas Workforce Commission



CHAMBER OF COMMERCE

COMMUNITY PROFILE

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LAND AREA

City Limits	Square Miles
Texarkana, Arkansas	42
Texarkana, Texas	27
Total	69

Counties

Miller County, Arkansas	624
Bowie County, Texas	923
Total	1547

Source: City of Texarkana Arkansas & Texas

CLIMATE

Annual Average Temperature 64.9 degrees
(January 44.4 degrees; July 82.8 degrees)

Annual Average Rainfall	45.3 inches
Annual Average Snowfall	1.6
Prevailing Wind Direction	Southwest
Humidity (noon average)	71%
Elevation	390 feet

Source: National Climatic Data Center

CHURCHES & SYNAGOGUES

Catholic	2 Churches
Jewish	1 Synagogue
Protestant	245 Churches

Over 40 Protestant Denominations

RECREATIONAL FACILITIES

Parks	27
Golf Courses	6 (4 public and 2 private)
Tennis Courts	30
Public Swimming Pools	1
Country Clubs	2
Community Centers	6
Hotels/Motels	37 with over 2330 rooms available
Lakes	Lake Wright Patman – Within 9 miles of city limits Millwood Lake - Within 28 miles of city limits



POPULATION

Texarkana, Arkansas	26,230
Texarkana, Texas	33,706
Miller County, Arkansas	42,971
Bowie County, Texas	89,875
Texarkana USA	132,846
Texarkana, AR/TX	59,936

TRANSPORTATION

Railroads

- Union Pacific, Kansas City Southern and Amtrak
- More than 90 freight trains travel through Texarkana daily
- Amtrak service daily

Highways

- Interstates: I-30, I-49 complete to Louisiana and proposed I-69
- U.S. Highways: 59, 67, 71 and 82
- Texas State Highway: 93
- Arkansas State Highways: 296, 237, 245 and 196

Motor Freight

- Over 39 Freight Terminals
- Over 1 million tons of finished products shipped out annually
- Thousands of pounds of raw and consumer goods shipped in daily

Bus Service

- Greyhound Lines: Provides 38 connections daily
- Several local charter services available

Automobile Rental

- 7 local rental companies
- Over 325 rental vehicles located in Texarkana

Air

- Texarkana Regional Airport Runway: 6600 feet
- American Eagle and Continental connection
- 4 daily round trip flights to Dallas/Ft. Worth International Airport
- 4 non stop flights to Houston Intercontinental George Bush



Airport

- Fixed Based Operator: TAC Air
- Cargo Airlines: FedEx, United Parcel Service, Purolator Courier, Air Borne Express and Texarkana Air Freight

Water

- One day service via railway to the Port of Shreveport

Location and length of time goods in transit form Texarkana MSA

City	Miles	Days by Railcar	Days by Truck	Days by LTL
Atlanta	629	3	2	3
Chicago	771	2	2	3
Dallas	178	1	1	1
Houston	287	3	1	2
Kansas City	463	2	2	3
Los Angeles	1548	3	3	5
New Orleans	390	3	1	2
New York City	1363	4	3	5
St. Louis	486	2	1	2



COMMUNITY PROFILE

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LOCAL PROPERTY TAXES

Texarkana, Arkansas – Year 2006	Based on tax per \$1,000
Texarkana City	2.10
Miller County	0.70
Miller County Fire	0.16
Miller County Roads	0.40
Texarkana School District	7.78
Genoa School District	9.40
Fouke School District	9.80

- City residents pay tax in their city district, Miller County and Miller County roads
- Residents living outside city limits pay taxes to Miller County, Miller County Fire, Miller County roads, and their schools district

Texarkana, Texas – Year 2006	Based on tax per \$1,000
Texarkana City	5.27
Bowie County	3.09
Texarkana ISD	16.20
Pleasant Grove ISD	16.60
Liberty Eylau ISD	15.45
Redwater ISD	14.77
Red Lick ISD	9.66
College	0.83

- The college tax applies only to the Texarkana College district
- Bowie County fire tax (.30) only applies to Redwater ISD
- City residents pay taxes to their city, school district and Bowie County
- Residents living outside the city limits pay taxes to their school district and Bowie County

RETAIL SALES TAX

Texarkana Arkansas	
State	6.00
County	1.50
City	1.00
Special	0.50
In lieu of State Income Tax	1.00
Total	10.00%

Texarkana, Texas	
State	6.25



County	0.50
City	1.50
Total	8.25%

EDUCATION

Texarkana Public Schools	Enrollment 2004-2005	Enrollment 2002-2003	Number of schools
Elementary	7834	6375	16
Middle/Jr. High	4634	4014	5
High School	4951	4246	4

Texarkana Private Schools

Four private schools are located in the Texarkana area with an enrollment of approximately 900 students from K3-12th grade

Colleges and Universities

	Enrollment	Degrees	Graduates
Texarkana College	4348	Associates Degree in Applied Science, Arts, and Science	581
Texas A&M – Texarkana	1600	BBA, BS, BA, BGS, BAAS, BSIS, MBA, MS, MED & MA	358
University of Arkansas for Medical Sciences Area Health Education Center (AHEC)	58	Medical Technology Radiology Respiratory Therapy Nursing & Family Practice Residency Program	23
University of Arkansas Community College-Hope	1108	Associates Degree I Applied Science and Arts, Technical Certificates, Certificate of Proficiency	134

COMMUNICATION

Newspapers/Magazines	Frequency	Circulation
Texarkana Gazette	Daily	33,000



		36,000 Sunday
American Classifieds	Weekly	33,000
Christian Living	Monthly	
Four States Living	Monthly	
Images	Monthly	

COMMUNICATION

Television Stations:

Local: ABC NBC, CBS and FOX affiliates
 Digital Cable Service is available

Radio Stations:

Local AM Stations: 4
 Local FM Stations: 10

Telephone Service MSA

Local Providers: Valor Telecom, Southwest Arkansas Telephone Cooperative
 Long-Distant Companies with local points of presence
 POP: AT&T, MCI Worldcom, Sprint and Verizon
 Fiber Optic: 124 route miles
 Full ISDN capabilities in place

Texarkana Chamber of Commerce
 Jerry Sparks
 Director of Economic Development
 819 State Line Avenue
 P O Box 1468
 Texarkana, AR/TX 75504
 Phone: 903-792-7191
 Fax: 903-793-4303
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 Website: <http://www.texarkana.org>